

Glasgow School of Art

US Federal Student Loan Guide for continuing borrowers

2026/27 Award Year

This guide is for continuing GSA students who have previously taken out US Federal Loans via GSA.

If you are a new student joining GSA in 2026/27, a continuing student starting a new course or taking out US Federal Loans at GSA for the first time, please read the New Borrowers - US Federal Student Loan Guide here [\(xxx add link\)](#).

Student Welfare
Student Support & Development Services
Glasgow School of Art

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Important disclaimer: The information contained in this guide is provided by the Glasgow School of Art Student Welfare Service to support students in understanding the US Student Loan programmes. While it is based on information released by the US Department of Education and our understanding of the evolving regulations, it is not official guidance and should not be regarded as definitive. Students, parents and other interested parties should refer to federal governmental sources for official information, guidance, rights and responsibilities relating to US Federal Student Loans. Please see <https://studentaid.gov/>.

US Federal Direct Student Loans Introduction

The Glasgow School of Art (GSA) participates in the William D Ford Federal Direct Loan Program, commonly referred to as “Title IV”, “Financial Aid, or “Federal Aid”. For clarity we will use the term “US Student Loans” in this guide.

The GSA can also certify documentation for 529 College Plans.

The GSA does not currently participate in Department for Veteran Affairs educational funding programs (such as the GI Bill benefits).

The GSA (like all foreign schools) are not eligible to certify Pell loans or grants.

The GSA does not offer a Federal Work-Study Program.

GSA US Student Loans Contact

Student Welfare, Student Support Service, 30 Hill Street

E-mail: USLoans@gsa.ac.uk

Website: <https://www.gsa.ac.uk/study-at-the-gsa/student-support>

The One Big Beautiful Bill Act (OBBBA)

The One Big Beautiful Bill Act (OBBBA - also referred to as the Working Families Tax Cuts Act) was signed into US law in July 2025 and has made significant changes to federal student loans implemented from July 1st, 2026. You need to be aware of these changes as they impact on your loan eligibility.

Some borrowers will qualify for an “interim exception” regarding when the new loan limits and regulations will apply. If you meet certain requirements you’ll have a period of time after July 1, 2026, during which you might be eligible for and able to access Direct Loans under the pre-OBBBA limits and regulations.

Students who are enrolled (and continue to be enrolled) on the same programme at the GSA as before July 1st, 2026, and who have received a federal loan for that programme before this date can access loans under the pre-OBBBA limits.

More information on the OBBBA and changes to US Student Loans can be found at the following wepages:

<https://studentaid.gov/announcements-events/big-updates>

<https://studentaid.gov/announcements-events/big-updates/definitions#loan-limits>

OBBBA Changes to the US Federal Student Loans programme:

Grad PLUS Loans

- Grad PLUS loans will be phased out beginning on July 1, 2026; beginning on that date, Grad PLUS loans will not be available for new borrowers or those on new programmes. Students wishing to borrow above the Unsubsidised Direct Loan limit may wish to borrow privately.
- There will be some continuing eligibility for existing Grad PLUS borrowers as they complete their current programmes. Continuing students (those who started their programmes and took out loans before July 1, 2026) will be able to access Grad PLUS Loans up to a further three academic years or until the end of their course, whichever comes earlier.

New Graduate Unsubsidized Direct Loan Limits

- Graduate students are limited to borrowing up to \$20,500 per year as an Unsubsidized Loan and a \$100,000 lifetime limit (for new students/borrowers).
- There has been additional information released by the US Dept of Education regarding "Professional Programmes" however, none of the programmes at the Glasgow School of Art currently meet this classification.

- Existing Unsubsidized Loan borrowers can access Unsubsidized Loans under the current (pre-OBBBA) limits up to a further three academic years or until the end of their current course, whichever comes earlier.

Undergraduate Limits and Parent PLUS Loans

- There are no changes to undergraduate level Subsidized and Unsubsidized Direct loans, although they will count towards new lifetime limits.
- Parent PLUS loans will be capped at \$20,000 per student per year, with a \$65,000 lifetime limit per dependent student, from July 01, 2026.
- Existing Parent PLUS borrowers who have borrowed for their students before July 01, 2026, can continue with the current limits up to a further three academic years or until the end of the current course, whichever comes earlier.

Changes to Repayment Plans

- There has been changes to the Repayment Assistance Program (RAP) for loans disbursed after July 1, 2026. More information is still to be published on this.
- New limitations on eligibility for Public Service Loan Forgiveness (PSLF) have been proposed.

A Lifetime Maximum Aggregate Loan Limit of £257,500 will apply to all new borrowers.

OBBBA Summary for continuing students

The current indication is that a student who has borrowed any Direct Loan or Grad PLUS Loan before July 1, 2026, will remain eligible to borrow US Student Loans with the existing regulations for the “3-year or until programme completion” window, so long as that student remains in the same programme at the same school for which they borrowed the pre-July 1, 2026 loan. Qualifying students will be considered **legacy borrowers** and subject to the previous **grandfathered regulations**.

New students or new borrowers will be subject to the new loan regulations brought in by the OBBBA. This includes students progressing on to a postgraduate course or those whose studies have been extended beyond the original programme end date. **Please view our *New Borrowers - US Federal Student Loan Guide* here (xxx add link).**

US Federal Loan Eligibility

The GSA is recognised as a Foreign School by the US Department of Education and is authorised to certify loans for eligible students as an approved Title IV institution. A list of all institutions who are Federal Student Aid programme participants can be found here:

<https://studentaid.gov/understand-aid/types/international#participating-schools>

To be eligible for Federal Direct Loans, students must:

- be a US citizen or eligible non-citizen with a valid Social Security Number
- be a student enrolled or accepted for enrolment in an eligible programme at GSA and have a high school diploma (or equivalent).

- be enrolled at least half-time for the period for which the loan is originated
- complete the Free Application for Federal Student Aid (FAFSA) annually
- not be in default on an educational loan and must not owe a repayment on an adjusted federal grant
- comply with the GSA's Satisfactory Academic Progress policy ([see below](#))

Ineligible Programmes

Only students enrolling on a Bachelor, Masters Degree or PhD program at GSA are eligible for Federal Loans. Students attending non-degree awarding programs are not eligible for Federal Loans. Students may be able to apply for private loans to cover educational costs on non-eligible programmes.

Courses not eligible for Federal Student Loans include the following:

- Diploma and Certificate programmes, such as Diploma in Architecture and Graduate Diploma programme.
- The International Foundation Programme.
- Portfolio Preparation Programme and Short Courses.
- Incoming Study Abroad and Exchange students (students must apply for loans through their "home" school).
- Part-Time Courses (where you are attending less than 50% of the full-time course schedule).
- In most cases where your programme includes a period of study in the US (study of less than 25% of the programme may be permitted in certain circumstances)

If you intend to take part in any exchange outside of the UK this may affect your eligibility for US loans, please email USLoans@gsa.ac.uk immediately.

Please contact USLoans@gsa.ac.uk if you are concerned about course eligibility.

Loan Types

Undergraduate and postgraduate students as well as parents of undergraduate students may borrow money for university education. Full details of federal loans available and up-to-date information on terms and conditions can be found at <https://studentaid.gov/understand-aid/types/loans>

There are different types of federal loan options for students studying at GSA depending on your eligibility. You cannot borrow more than your Cost of Attendance (COA).

The One Big Beautiful Bill Act (OBBBA) was signed into US law in July 2025 and has made significant changes to federal student loans implemented from July 1st, 2026 at GSA. **The information on loan types below is relevant to continuing legacy students/borrowers who**

qualify for the **grandfathered pre-OBBBA loan regulations**. These loans will be available to eligible students for three academic years or until the end of the course, whichever comes earlier.

Federal Direct Subsidized Loan

Direct Subsidized Loans are awarded to undergraduate students based on your [financial need](#). The information you supply on your FAFSA is used to calculate your [Student Aid Index \(SAI\)](#). Your SAI and the amount of your Estimated Financial Assistance (EFA), i.e. any scholarships, bursaries or awards you will receive, will be deducted from your Cost of Attendance (COA) to determine your financial need. Please note that graduate (postgraduate) students are not eligible for the Federal Direct Subsidized Loan.

The US government will pay the interest on a Subsidized loan while students are enrolled at least half time and during a 6 month grace period, provided the borrower hasn't exceeded their maximum eligibility period.

Federal Direct Unsubsidized Loan

Direct Unsubsidized Loans are not based on financial need. Graduate (postgraduate) students and undergraduate students are eligible to apply for an Unsubsidized loan. Whilst studying at least half time, or during deferment or grace periods, you have the option of paying the interest or having it capitalised and added to the total value of the loan therefore increasing the amount you need to repay.

Federal Direct Parent PLUS Loan

Parents of [dependant](#) undergraduate students can borrow a federal Direct ParentPLUS Loan to help pay for educational expenses. A ParentPLUS loan borrower must meet the same citizenship and residency requirements as the student. The parent must not owe a refund on a federal student financial aid grant or be in default on a federal student loan. A credit check is conducted when the parent begins the loan application process. Undergraduates whose parents do not qualify for a PLUS loan can borrow additional federal Direct Unsubsidized loan funds.

Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan is a federal loan only available to students who started their Postgraduate programme (including PhD) at the GSA before July 1st, 2026 and received a federal loan (PLUS or Direct) for that programme before this date.

The Graduate PLUS loan is for graduate students with good credit histories to borrow up to the total cost of attendance less all other financial aid received. Students must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Direct Loan Program before applying for a Graduate PLUS loan.

Repayment begins on the date of the last disbursement of the loan and the first payment can start within 60 days after the date the loan is fully disbursed. Graduate PLUS borrowers may receive a deferment while they are enrolled on at least a half-time basis at an eligible school.

Private Loan

A private loan is a non-federal education loan, through a private lender. Typically it is in the student's name and a cosigner may be required. Approval and interest rates are based on the

credit-worthiness of the borrower and cosigner. Each private lender has different eligibility requirements, loan rates, terms, conditions and repayment rules.

Students who are eligible for federal student aid are recommended to complete the FAFSA and exhaust all federal student loans and scholarship opportunities, before considering a private loan. Private Loans can be considered to supplement any federal loan funding up to the maximum of your Cost of Attendance. Please note that US private student loans do not enable you to borrow more funds than your US federal loan Cost of Attendance.

If you wish to apply for a private US student loan, please email USLoans@gsa.ac.uk . From June onwards we will email you a Cost of Attendance to inform you of the amount of loan you are able to borrow. Sallie Mae offer loans to US students studying at foreign schools, but the GSA will work with whichever eligible private lender you decide to use.

Undergraduate Loan Limits

For students that started their undergraduate programme at the GSA before July 1st, 2026 and received a US federal student loan for that programme before this date.

Students who are enrolled (and continue to be enrolled) in the same undergraduate programme at GSA before July 1st 2026, and who have received a federal loan for that programme before this date, will be eligible to borrow the loan limits below for up to three academic years or until the end of your programme, whichever comes earlier. If you change course or the end date of your degree programme after the July 1st 2026, you may be subject to the new OBBBA regulations.

	Dependent students	Independent students
Year 1	\$5,500 (\$3,500 can be Subsidized)	\$9,500 (\$3,500 can be Subsidized)
Year 2	\$6,500 (\$4,500 can be Subsidized)	\$10,500 (\$4,500 can be Subsidized)
Year 3 and up	\$7,500 (\$5,500 can be Subsidized)	\$12,500 (\$5,500 can be Subsidized)
Aggregate loan limit (how much you can borrow in total over multiple years)	\$31,000 (\$23,000 Subsidized loans)	\$57,500 (\$23,000)
ParentPLUS	Total amount remaining after all other funding has been deducted from the Cost of Attendance.	Not applicable.
ParentPLUS Aggregate loan limit (how much you can borrow in total over multiple years)	No limit.	Not applicable.

Postgraduate Loan Limits

For students that started their postgraduate programme (including PhD) at the GSA before July 1st, 2026 and received a US federal student loan for that programme before this date.

Students who are enrolled (and continue to be enrolled) in the same postgraduate programme at GSA before July 1st 2026, and who have received a federal loan for that programme before this date, will be eligible to borrow the loan limits below for up to three academic years or until the end of your programme, whichever comes earlier. If you change course or the end date of your degree programme after the July 1st 2026, you may be subject to the new OBBBA regulations.

The US government decides what loan types and amounts you are permitted to borrow annually and over your whole academic career. Postgraduate students cannot access subsidized federal loans.

	Direct Graduate Unsubsidized Loan	Direct Graduate PLUS Loan
Maximum federal loan per year	\$20,500	Total amount remaining after all other funding has been deducted from the CoA.
Aggregate loan limits (how much you can borrow in total over multiple years)	\$138,500 (all Sub and Unsub) (\$65,500 Subsidized loans)	No limit

Loan Fees and Interest Rates

Origination Fees

Federal student loans have loan origination fees charged by the US Department of Education. The origination fees are a percentage of the total loan amount and are deducted proportionately from each loan disbursement you receive while enrolled in school. This means the money you receive will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed and not just the amount you received. Origination fees may change each year.

Information on origination fees for all Federal Direct loan types is available at:

<http://studentaid.gov/sa/types/loans/interest-rates#fees>

Interest Rates

The interest rate charged on your loans is set by the US Department of Education and varies depending on the loan type and the first disbursement date of the loan. Interest rates change each year from 1st July. <https://studentaid.gov/understand-aid/types/loans/interest-rates>

Loan Repayment Regulations

When taking out US Federal Loans it is important to consider the repayment regulations. Understanding how to repay your loans can save you a lot of time and money. Further information on repayment can be found here: <https://studentaid.gov/manage-loans/repayment/plans>

The OBBBA will introduce changes to some repayment options – further information on changes to repayment plans has still to be published by the US Department of Education.

How To Apply

The application process for foreign schools differs from the process for domestic schools in the US. Although we can access most documents through the Federal systems, they are not sent automatically to the GSA and we are not notified when you submit them. As such, we ask loan applicants to contact USLoans@gsa.ac.uk to confirm loans are being applied for.

You must complete the FAFSA for every year you wish to take out US Student Loans at the GSA, as funds are calculated for one year only.

Step 1 – Submit a Free Application for Federal Student Aid (FAFSA)

Once you have received an unconditional offer of a place of study at the GSA, you should complete a FAFSA online at <https://studentaid.gov/h/apply-for-aid>. A student must complete a FAFSA form to be considered for US federal loan funds.

- **GSA's school code is G25457**
- You will be issued an Institutional Student Information Report (ISIR) for loan calculations. Please review your ISIR and ensure any errors are corrected.
- Loans are calculated on an annual basis; continuing students are required to complete a renewal FAFSA for each academic year.

Step 2 – Confirm your completed FAFSA and provide GSA with your information

When you have submitted your FAFSA, email USLoans@gsa.ac.uk to confirm and provide the US Loans team with the following information:

- Your full name
- Your address
- Your email address
- Your date of birth (UK format: day/month/year)
- Your programme and year of study (as per your GSA offer letter)
- Have you been awarded any scholarships for your time at GSA? If so, please state the amount.
- Do you want to take out the maximum Direct Loan(s) (Sub and/or Unsub) available to you?
- Do you wish to top up your Direct Loan with a PLUS or private loan? (Please state which loan you want, PLUS or private, and for how much). Please note students cannot borrow more than their total Cost of Attendance.

Step 3 – Complete Entrance Counselling

All students applying for Federal Direct Loans to attend the GSA for the first time are required to complete Entrance Counselling at <https://studentaid.gov/entrance-counseling/>

This counselling session provides you with information that will help you understand your rights and responsibilities as a loan borrower, as well as other tools to assist you with managing your loans.

Step 4 – Complete a Master Promissory Note (MPN)

The MPN is the legal document through which you promise to repay your Direct Loans and any accrued interest and fees to the US Department of Education. It also explains the terms and conditions of your loans. Although you may have previously signed an MPN to receive Direct Loans at another institution, these MPNs cannot be used to apply for Direct Loans at the Glasgow School of Art. Please note that when studying outside the US, a MPN is required annually.

If you are applying for both a DIRECT (Sub and/or Unsub) and a Plus Loan you need to complete MPN and a Plus-MPN.

- To complete the MPN please visit <https://studentaid.gov/mpn/>
- Complete an MPN for each type of loan you are borrowing (Stafford/ Plus)

- GSA's school code is **G25457**
- You can save the MPN document and keep it for your records.

Applying for a GradPLUS or ParentPLUS Loan?

If you are an eligible graduate (postgraduate) student and you intend to borrow a GradPLUS loan or if you are a dependant undergraduate student and your parent intends to borrow a ParentPLUS loan, please complete the appropriate online application form:

<https://studentaid.gov/understand-aid/types/loans/plus>

A credit check is required and should be requested during the application process. You must also complete a separate Direct PLUS Loan Master Promissory Note (Plus MPN) to receive a Direct PLUS Loan.

Cost of Attendance (COA)

Federal student aid from the US Department of Education covers educational expenses such as tuition fees, housing, food, books, materials and transportation. Aid can also help pay for certain other related expenses, such as a computer and dependent care.

The Cost of Attendance (COA) is calculated annually and is an estimate of your education-related costs for the academic year. Eligible students may borrow up to an equal amount to their COA. You can choose to borrow less than the COA, but no more than the COA. The COA includes your full tuition fee and your estimated cost of living for the length of the academic year.

If you are in receipt of **private loans, scholarships, or bursary funding**, either from the GSA or another source, you must inform us so that this can be factored into your COA. Failure to do so may result in a recalculation and reduction of your loan later in the academic year.

The COA is based on average costs and is set at a generous level for calculating loan amounts. As well as tuition and accommodation fees, it covers the cost of two return flights, UK visa fees, origination fees (for Federal Loans), IT devices and allows a little extra for any clubs, societies, hobbies, trips etc.

The COA is equal to your full tuition fee (<https://www.gsa.ac.uk/study-at-the-gsa/fees-finance>) plus the average cost of living as shown in the following table for 2026/27:

Living cost:	Per Week:
Housing	£200.00
Food	£85.00
Gas / Electricity	£70.00
Personal Expenses	£50.00
IT / Books	£20.00
Travel	£15.00

Living cost:	One off cost for 1 full year
Estimate of average Loan Fees	£1,400.00, or £600.00 if no PLUS Loan
Return flights to USA	£2,500.00
UK visa costs (first year of study only)	£3500 (UG) or £1,650 (PG 1-yr); £2,450 (PG 2-yr); £3,150 (PhD)
Departmental Fees	£500.00
Materials	£1,000.00

Course lengths for COA calculations:

Undergraduate = 40 weeks

BEng Product Design Engineering = 36 weeks

Postgraduate 12 months = 52 weeks (Masters / PhD)

Postgraduate 24 months = 40 weeks (MFA and MDes Com Des 2 yr prog only)

For the academic year 2026/27, the COA will be calculated at a theoretical **exchange rate of 1.45** for all students. The exchange rate is an estimate taken at the time when the COA is calculated. A generous rate is being used to take account of recent and continuing exchange rate fluctuations.

At each loan disbursement, when exchanging funds from US dollars to UK pounds sterling, we will use the exchange rate applicable on the day we receive the funds from the US Department of Education.

In the summer you will be sent a copy of your personal COA and asked to confirm the loan amounts you wish to borrow for the academic year. Your loans will then be originated, and you will be sent a full confirmation from the GSA by email. No loan funds can be released prior to enrolment and the commencement of your studies. **Please ensure you have sufficient funds to cover your cost of living for the start of the academic year, to allow time for your loan funds to be requested and for you to set up a UK bank account.**

Receiving Loan Funds (Loan Disbursement)

Federal Loan funds are drawn down by the GSA from the US Department of Education and disbursed equally at the start of each Semester. **Tuition fees will be deducted before any payment can be made towards a student's living costs.**

For undergraduate, Master of Fine Art and MDes Communication Design students there are 2 semesters and therefore 2 loan disbursements each year. The GSA will deduct half of your tuition fees from each disbursement and pay the remaining funds into your UK bank account.

Other postgraduate students (including PhD) will study for 3 semesters and therefore will receive 3 loan disbursements throughout the year. The GSA will deduct one third of your tuition fees from each disbursement and pay the remaining funds into your UK bank account.

The first disbursement takes place in late September and will only be requested from the US Department of Education once you are enrolled at GSA and have commenced your studies. **Please ensure you have sufficient funds to cover your cost of living for the start of the academic year, to allow time for your loan funds to be requested and for you to set up a UK bank account.** Loan funds will be disbursed via bank transfer directly from the GSA.

As discussed above, the US Department of Education charge a loan origination fee which is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. Full details of **loan fees and loan**

interest rates can be found here: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#interest-rates>

Loan funds arrive in US dollars (USD) directly to the GSA. The GSA will exchange the USD amount received to UK pounds sterling at that day's exchange rate (not the rate used to calculate the COA). The UK pounds sterling funds will then be used to pay a portion of your tuition fees with the remainder transferred to your UK bank account.

Private Loan funds are also disbursed at the start of each semester and can be paid towards tuition fees or transferred to students for living costs. For guidance on the arrangement and disbursement of Private Loan funds please contact USLoans@gsa.ac.uk

Amending or Cancelling a Federal Loan - Right to Cancel

You will be sent notification of your disbursement amounts and dates once your US federal loans are certified. You will also be sent a Disbursement Notification prior to each disbursement. You have the right to cancel or amend your disbursement within 14 days of receiving your Disbursement Notification. After this 14-day period has expired students will be responsible for returning any unwanted funds either to the US Department of Education or to their Loan Servicer (the US Department of Education will assign a Loan Servicer to deal with your loans and repayments).

Satisfactory Academic Progress (SAP) Requirements

Students attending the GSA, who are in receipt of Federal Aid, are required to make satisfactory academic progress (SAP) in their degree programme. Our SAP Policy is used to measure if a student is progressing adequately towards completion of their programme of study.

The GSA's Satisfactory Academic Progress policy can be viewed on the GSA Website (documents section): <https://gsadocuments.net/us-loans-satisfactory-academic-progress-sap-policy/>

If you are having difficulties with your studies, you can contact USLoans@gsa.ac.uk to confidentially discuss your circumstances and access support.

Return to Title IV Regulations

US Department of Education regulations specify how the GSA must determine the amount of Title IV program assistance (US Federal Loans) that students earn if they withdraw from their studies.

GSA's Return to Title IV Guidance can be viewed on the GSA Website (documents section): <https://gsadocuments.net/?p=9667&preview=true>

If you are considering withdrawing or taking a Leave of Absence from your studies, you can contact welfare@gsa.ac.uk to confidentially discuss your options and the implications for your loans. You should also contact USLoans@gsa.ac.uk if you decide to terminate or suspend your studies.

Exit Counselling

The US Department of Education regulations require all students to complete Exit Counselling when they finish their studies. This could be when you complete your course, withdraw or transfer to a part-time (below 50%) course. Exit Counselling advises students of the methods of repayment, deferment and the consequences of defaulting.

Please visit <https://studentaid.gov/app/counselingInstructions.action?counselingType=exit> at least 3 months before you graduate.

You'll need your PIN - the same one you used for your FAFSA, and it will take you approximately 30 minutes.

Default Management Plan for Students in Receipt of US Federal Financial Aid

This default management plan outlines the strategies used by the GSA to help our US Federal Loan students understand the responsibilities that come with borrowing student loans. Our goal is to support student success and reduce the number of students who default on loan repayments.

The Default Management Plan can be found on the GSA Website (documents section):

<https://gsadocuments.net/us-loans-default-management-plan/>

Consumer Disclosure Information

In accordance with US Federal regulations, the GSA is required to provide specific consumer information to both prospective and current students. For ease of reference, this information is collated in one document that can be found on the GSA Website (documents section):

<https://gsadocuments.net/us-loans-consumer-disclosure-information/>

Please contact USLoans@gsa.ac.uk once you have submitted your FAFSA or if you have any questions and the US Student Loans process at GSA.